

CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

Mirsad L. Alicevic : Bankruptcy Case No. 22-10060-TPA  
*Debtor(s)* : Chapter 13

**PLAN CONFIRMATION ORDER**

***AND NOW, this 14th day of July, 2022, it is hereby ORDERED, ADJUDGED, and DECREED,*** with the consent of all the Parties in attendance, as follows:

**A** The Chapter 13 Plan dated **June 7, 2022**, except as modified herein as numbered, below, is **CONFIRMED** in accord with *11 USC 1325*. On the effective date of this Order, the Chapter 13 Trustee shall pay administrative, secured and priority creditors identified in the Plan. General unsecured creditors will not receive distributions at least until the government bar date has passed and the Chapter 13 Trustee has submitted a *Notice of Intention to Pay Claims* to the Court. The current Plan payment is \$740.

1. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim (A5):  
Claimant: **PNC Bank, NA.** Claim Number: **5**

2. Debtor to immediately implement an ACH or TFS, whichever is applicable. (C25)

3. Plan is confirmed prior to the bar date therefore the Debtor(s) is/are responsible for reviewing all proofs of claims as filed and on or before **August 8, 2022** to take such action as is necessary to address any claims not already provided for in Plan. (D49)

**B IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:**

1. **Objections to the Plan:** This Order is effective as of the date indicated below. Pursuant to *Fed.R.Bankr.P. 2002(b)*, any party in interest with an objection to any provision of this Confirmation Order must file a written objection within the twenty-eight (28) day period following entry of this Order. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may only disburse funds pursuant to this confirmation order upon expiration of the foregoing twenty-eight (28) day period.

2. **Applications to retain brokers, sales agents, or other professionals.** If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

3. **Review of Claims Docket and Objections to Claims.** Pursuant to *LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review all proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

4. **Motions or Complaints Pursuant to §§506, 507, or 522.** All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

5. **Filing Amended Plans.** Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the Plan. Debtor(s) shall also file  
Revised 3/22/2022

an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

**C IT IS FURTHER ORDERED THAT:**

1. Plan terms are subject to the resolution of: timely but yet to be filed claims including government claims; all actions to determine the avoidability, priority or extent of liens, including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.

2. Following payment of allowed secured and priority claims the allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.

3. After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.

4. Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

5. Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' Counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

6. Debtor(s) shall file an Amended Schedule I and/or J in the event of:

(a) Household income increases by 10% or more over most the recently filed Schedule I, because of new employment, promotion, or otherwise.

(b) A reduction in payroll withholding (including any Domestic Support Obligation and retirement loan(s) repayments), or a 10% or more reduction of any line item expense on Schedule J.

(c) Any indicated increase in disposable income as a result of an increase in income or decrease in payroll withholding or Schedule J expense (and the fund created for the benefit of general Unsecured Creditors) is retroactive to the date of the payoff of the obligation, decrease in expense, or increase in household income.

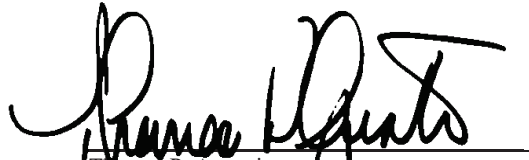
7. Debtor(s) shall provide Trustee annual tax returns and statements of income and expenses, in accordance with Section 521(f) and (g), and shall file an amended plan reflecting any increase in disposable income retroactive to date of increase.

8. Debtor's counsel must file a fee application in accordance with *W.P.A.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

9. The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising preconfirmation defaults in any subsequent motion to dismiss.

10. In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any secured claim that is secured by the subject property, unless directed otherwise by further Order of Court.

11. Any prior Confirmation Order entered in this matter is *VACATED*.



Thomas P. Agresti  
United States Bankruptcy Judge **nms**

cc: All Parties in interest to be served by Clerk immediately

In re:  
Mirsad L. Alicevic  
Debtor

Case No. 22-10060-TPA  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-1  
Date Rcvd: Jul 14, 2022

User: auto  
Form ID: pdf900

Page 1 of 2  
Total Noticed: 22

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 16, 2022:

Recip ID	Recipient Name and Address
db	+ Mirsad L. Alicevic, 338 E. 4th Street, Erie, PA 16507-1606
15452799	+ ACL, PO Box 740631, Cincinnati, OH 45274-0631
15452808	+ Hamot Surgery Center, 200 State Street, Erie, PA 16550-0001
15452814	+ Wells Fargo Dealer Services, Attn: Bankruptcy, 1100 Corporate Center Drive, Raleigh, NC 27607-5066

TOTAL: 4

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
15452800	+ Email/Text: BarclaysBankDelaware@tsico.com	Jul 14 2022 23:30:00	Barclays Bank Delaware, Attn: Bankruptcy, Po Box 8801, Wilmington, DE 19899-8801
15452801	+ Email/Text: bankruptcy@capvs.com	Jul 14 2022 23:30:00	Cavalry Portfolio Services, Attn: Bankruptcy, 500 Summit Lake Drive, Suite 400, Vahalla, NY 10595-2321
15453272	+ Email/Text: bankruptcy@capvs.com	Jul 14 2022 23:30:00	Cavalry SPV I, LLC, PO Box 4252, Greenwich, CT 06831-0405
15452803	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 14 2022 23:33:59	Citibank, Attn: Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
15452804	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 14 2022 23:33:42	Citibank N.A., 388 Greenwich Street, 14th Floor, New York, NY 10013-2362
15454524	Email/Text: mrdiscen@discover.com	Jul 14 2022 23:29:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15452805	+ Email/Text: mrdiscen@discover.com	Jul 14 2022 23:29:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
15452806	Email/Text: jill@ffcc.com	Jul 14 2022 23:29:00	First Federal Credit Control, Attn: Bankruptcy, 24700 Chagrin Blvd, Ste 205, Cleveland, OH 44122
15454509	Email/Text: jill@ffcc.com	Jul 14 2022 23:29:00	First Federal Credit Control, Inc., 24700 Chagrin Blvd Suite 205, Cleveland, OH 44122
15452807	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Jul 14 2022 23:29:00	First National Bank, Attn: Bankruptcy, 3015 Glimcher Blvd., Hermitage, PA 16148-3343
15452802	Email/PDF: ais.chase.ebn@aisinfo.com	Jul 14 2022 23:33:54	Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850
15452809	+ Email/Text: bankruptcydept@kinecta.org	Jul 14 2022 23:30:00	Kinecta Federal Credit Union, Attn: Bankruptcy Dept, P.O. Box 10003, Manhattan Beach, CA 90267-7503
15473474	Email/Text: Bankruptcy.Notices@pnc.com	Jul 14 2022 23:29:00	PNC Bank, National Association, Attn: Bankruptcy Dept., 3232 Newmark Drive, Miamisburg, OH 45342
15452810	Email/Text: Bankruptcy.Notices@pnc.com		

District/off: 0315-1

User: auto

Page 2 of 2

Date Rcvd: Jul 14, 2022

Form ID: pdf900

Total Noticed: 22

		Jul 14 2022 23:29:00	Pnc Mortgage, Attn: Bankruptcy, Po Box 8819, Dayton, OH 45401
15452811	+ Email/PDF: gecsedl@recoverycorp.com	Jul 14 2022 23:33:39	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
15452812	+ Email/PDF: gecsedl@recoverycorp.com	Jul 14 2022 23:33:48	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15452813	+ Email/Text: jaxbanko@td.com	Jul 14 2022 23:29:00	Td Auto Finance, Attn: Bankruptcy, Po Box 9223, Farmington Hills, MI 48333-9223
15465557	^ MEBN	Jul 14 2022 23:27:03	UPMC PHYSICIAN SERVICES, PO BOX 1123, MINNEAPOLIS, MN 55440-1123
15452814	+ Email/PDF: Bankruptcynoticesauto@wellsfargo.com	Jul 14 2022 23:33:59	Wells Fargo Dealer Services, Attn: Bankruptcy, 1100 Corporate Center Drive, Raleigh, NC 27607-5066

TOTAL: 19

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC BANK, NATIONAL ASSOCIATION

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 16, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 14, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bnicholas@kmlawgroup.com
Daniel P. Foster	on behalf of Debtor Mirsad L. Alicevic dan@mrdebtbust.com katie@mrdebtbust.com;kaitlyn@mrdebtbust.com;kristen@mrdebtbust.com;fosterlaw@ecf.inforuptcy.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com

TOTAL: 4